

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Eric J. Howell et al.

Title: METHOD AND APPARATUS FOR PROCESSING HEALTH INSURANCE APPLICATIONS
OVER A NETWORK

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MS Appeal Brief - Patents

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

X Reply Brief (7 pgs.).

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CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 22 day of August, 2008.

Dawn R. Shaw

/Dawn R. Shaw/

Name

Signature

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(GENERAL)